### Wouth's Corner.

OBEDIENCE TO PARENTS. Cor. 11. 20. 6 Children, obey your parents in all things: for this is well pleasing unto the

My dear children, this is a subject in which you are all interested. Whether you are at home or at school, most, if not all of you, have parents; and to "obey your parents in all things," is a very important part of your There is a natural disposition in children to think, speak, and act against the authority of their parents. I do not mean to say, that this is the case with all children, but there is reason to fear that many of you are not quite free from this fault.

I will introduce this Lecture with an anecdote that caused the children in England and in America, to whom I related it, to shed tears.

Abraham Croft had an only son, to whom he gave all the little he had saved by many years' hard labour. All that the father desired in return for his kindness, was, that his son should maintain him when he graw old and unable to work. By means of the father's kindness, the son, when he married, was enabled to take a house, purchase a horse and cart, and hire a piece of ground for a garden. The poor old man worked early and late for his son, because he loved him. He laboured even beyond his strength and at last he caught a violent cold, and was unable to work any more. His son was then obliged to hire a man to do the work which his father had done.

Both the son and his wife behaved very unkindly to the poor old man, and often suffered him to want those comforts which his age and infirmities required.

But little Tommy, his grandson, was very fond of him, and behaved in so dutiful and kind a manner that he often relieved and comforted his aged grandfather in his afflic-

At last his unkind daughter-in-law toll him positively, that he must go to the poor-house, for they had something else to do, beside nursing him. Shocked at these unfeeling words, the poor old man rose from his chair, and crept away to a little out-house in the garden. Here he was seized with a violent fit of coughing, and was ready

Little Tommy, who heard what his mother said, followed his grandfather into the garden, who, in the anguish of his heart, told the little boy to go and fetch the covering from his bed, that he might go and sit by the wayside and beg. Little Tommy burst into tears, and ran into the house to do as he was desired. On the way his father met him and asked him, what was the matter, and where he was going. "I am going," said the child. "for the rug from my grandfather's bed, that he may wrap it round him, and go a begging." "Let him go," said the undutiful son, "who is to bear with his humours?"

"I will go and fetch it," cried Tommy and he went and brought the rug to his father, and said to him, "Pray, father, cut it in two; half of it will be large enough for grandfather, and perhaps you may want the other half, when I grow a man and turn you

Struck with these words, spoken to him by his own child, he began to reflect on his conduct, and to think what he should feel at receiving such cruel treatment from his son.

He hastened to his father and begged his forgiveness; promising that he would treat him with kindness and respect, and also ineist upon his wife's doing the same. Abra. ham readily torgave his son, and returned with him into the house: but in a few weeks afterwards, he closed his eyes in death.

Some children, cruel and unkind, To parents disobelient prove; How can such children hope to see That God who is the God of love 1
Lecture to the Young by the Rev. R. May, late Missionary at Chinsurah, East Indies.

#### VACATION JOURNEY from Ulm to Augsbury, in 1811. Continued.

icknowledged of the Augsburg merchants and tradesmen, that many of them spent the wealth profitably which they acquired plentifully. This city has many charitable institutions. for the poor and the sick, and for widows and orphans; there is provision for the helpless child's swaddling-clothes, and for the beggar's coffin, all by means of money devoted to such purposes by the rich during their life-time, or by will at their death.

There are also memorials of rich and public-spirited men in the fine libraries, picture-galleries, collections of natural history and works of art, with which Augsburg is furnished. Remarkable persons also are still held in remembrance, of whom I will mention to you three females, one of whom had short exaltation, and a sad end; but the other two turned aside evil by wisdom and

Agnes Bernauer was a barber's daughter-her beauty won the affections of Count Albert of Vohburg, whose father, Duke Ernest the Severe, of Bavaria, was dreadfully angry when he heard that his son had secretly married a girl of low family. Agnes was certainly wrong in consenting to be married in secret, without the consent of her lover's parent; but in those days, (some four hundred years ago) people were not satisfied with only just condemning faults such as they were; they imputed crimes of which the offender was not guilty, in order to inflict heavier punishment. So Agnes Bernauer was accused of being a witch, and that she had won the young Count's heart by enchantment. The opportunity, then, was seized, of her husband's absence in war, when the Duke suddenly sent to drag her out of the castle where she resided; she was taken to Straubing on the Danube, and thrown from, the bridge into the water, where she was, drowned. Philippa Welser's history began very

much in the same way, but had a much better end to it. She was the heautiful daughter of a citizen of high rank in Augsburg; her mind was excellent, and her character without blemish. It came to pass. that the young Archduke Ferdinand, son of Ferdinand of Austria, who had the title of Roman King, and afterwards became Em-

his father, in the year 1547, being then nineteen years old, and fell in love with Philippa. She indeed greatly admired the young Prince, but neted towards him with great modesty and reserve, for she knew it was not likely that he thought of actually marry. ing her. Young Ferdinand made up his mind, however, to encounter even the displeasure of his father, for the sake of her society; and he married her secretly, neither his father, King Ferdinand, nor his uncle, the mighty Emperor Charles the fifth, knowing any thing about it. This was wrong on the young man's part, and it was not right in Philippa to have consented to it; we must hope that she lamented her error during the eight years which her husband had to spend under his father's severe displeasure. Their marriage took place in the year 1550; as soon as the King heard of it, he forbid his son from coming into his presence again, and then, of course, the fear was that the young Archduke himself would repent of what he had done, and that his affections would be estranged from his wife. It is very often the case, that the object of passionate desire, which has been sought with great violence, is looked upon with utter inlifference, or even with dislike altogether, when the possession of it has been wholly secured. But it did not turn out so, in this case. The young couple fived most happily together, and the Archduke was content to bear the exclusion from his father's court for the sake of those charms which he found ever new in his wife's tine understanding and excellent heart. Philippa herself, at last, found means of

reconciling her husband's father. In the year 1558, the old man, who had by that time become Emperor, was giving public audience, in the city of Prague, to all who chose to come and present their petitions. As he did not know his daughter-in-law by person, she came before him like a stranger, and stated a case, precisely as it stood between her and her husband and the Emperor himself, but without mentioning their names: she said that her husband had married her without his father's consent, that they were exceedingly happy in all respects, except the sorrow which they felt at the father's continued displeasure; and that they begged of the Emperor to use his influence with the stern parent, to induce him to forgive and to reknew of the way in which David was induced to let Absalom return to Jerusalem, as we read in the 14th chapter of the second book of Samuel; and she endeavoured to act as the woman of Tekonh dealt with the old King of Israel. She also succeeded as well as that wise woman. The Emperor was very much pleased with Philippa's manner and appearance, and pledged his word to her, that he would use all the influence he might have with her husband's father, to bring about a reconciliation. Then he was told that he need only use influence with himself; the petitioner being his own son's wife. He had to acknowledge himself caught, but that did not make him angry, nor did he break his The Archduko and his wife were received into favour, with the only exception that the Emperor did not allow their sons to be called "Archdokes of Austria," but ouly "Margraves of Burgau." That did not signify much to them. One of their sons became a priest, and afterwards a cardinal he was not allowed to marry, according to the rules of the Church of Rome: the other became a warrior, and died in battle, leaving no children. So it was no great matter to the family whether they bore the higher title or the lower. Philippa herself died in the year 1580, having retained to the last the high regard and warm affection of her husband.

Sibylla, wife of the Burgomaster Langen mantel, of Augsburg, is the third remarkable female that I said I would mention. She has something like the renown that Abiguil has received from the wisdom and gentleness which enabled her to appearso David's wrath, as we read in the 25th chapter of the first book of Samuel. Her husband had given great offence to Lewis, Duke of Bavaria, who, to revenge himself, came against the city in the year 1462, and laid siege to it. The Burgomaster had large possessions in the neighbouring country. The whole village of Randau belonged to him; this was burnt to the ground by the revengeful Duke. Hainhofen was another of the Burgomaster's estates, and his wife was residing there. The Duke gave orders to set it on fire. Then Sibylla presented herself before him with a laurel-wreath, and pearls entwined between the leaves. These, she told him, were the tears which had been wept over the victories for which the laurel was due to himlet that suffice, lest the victory be taken out of sight by the tears drawn from the sufferers' eyes!

Her words went to the Duke's heart, so that he stayed the devastation and agreed to make peace. So the Burgomaster Langenantel's wife proved one of those whom the wise man describes thus: "She openeth her mouth with wisdom; and in her tongue is the law of kindness, her own works praise her in the gates" Prov. xxxi. 28, 31. To be concluded in our next.

# LIFE ASSURANCE.

from " A Lecture on Life Assurance," delivered before the Mechanics' Institute of Hamilton, on the 5th of April, 1818, by Hugii C. Baken, Esq., with a short account of the Canada Life Assurance Company, established on the 21st Au-

The Lecturer, after introducing the subject by some remarks upon Insurance in general and its several branches, enters upon the branch to be treated by him, with the following definition of Life Assurance, and its history and nature.]

It may generally be stated to be a contract, by which a company of individuals, in consideration of a small annual payment, technically termed a premium, obligate theinselves to pay at the death of the assured a fixed and far larger sum.

of the carliest enactment respecting it, or indeed the first trace of any useful action

At this time the life of a "healthful? man, at any age from 20 to 40, was valued at 7 years' purchase; while an aged, or

sickly person, was taken from 5 to 6 years. The same erroneous system was in use Society in 1762, when, for the first time, ables of mortality were employed, and grasuch was the doubt then existing, such the disinclination to depend much in so important an undertaking upon calculations however carefully deduced from the experience of the past, that the rates demanded by this Pioneer Society were double those of the present day; and yet, strange to tell, the aw officers of the Crown refused the application for a Charter, upon the ground of insufficiency of premiums! About this period there also existed nu-

merous societies professing to guarantee handsome benefits, whether by a payment at death, or by an annuity to survivors, for but moderate charges. The gross errors upon which these societies were based, the utter ruin they were too sure to fall luto, happily led a celebrated Mathematician, Dr. Price, to examine carefully the then but little investigated theory of Annuities. He exposed the rapid approach of these comunexampled career of prosperity, until, at is estimated at over £10,000,000. Sterling. Still Life Assurance was but in its infancy for at the end of the 18th century but eight

In 1815, however, aided by the calculation by Mr. Milne of the Sun Office of a new and more correct set of tables from the tables of mortality prepared with great, care at Carlisle by Dr. Heysham, the practice of Life Assurance greatly increased, and the ceive them into favour again. Perhaps she number of offices multiplied, until it is believed that no less than 150 now exist in Great Britain.

In Scotland it may be said to date from 1815, in which year was commenced the "Scottish Widows' Fund," a Society which has progressed with steady success, and has attained a fund of fully £ 2,000,000. About 15 other offices now exist within the limits of this portion of the Empire, and, though tardy in the establishment of a native office, Scotland has far outstripped all other countries in the general appreciation of the benefits of Life Assurance, it being ascertained that upwards of £1,000,000 Sterling is annually paid into the coffers of her Life Assurance Companies; a noble contribution for such a laudable purpose from a population of 2,629,000.

The year 1818 witnessed the introduction of the system into the United States, but system into the United States, but with slight and languishing success until within the last four years; during which period, however, a very rapid advance has been made, 9 or 10 Companies have been formed, and the practice is becoming very

The law of average, which applies equally to all Insurance, is peculiar in its connection with Life Assurance; being applied to ascertain the time at which death may be expected, not to the chance, as in other Insurance, of our escaping it altogether.

At different times, and in various places, care has been taken to observe the ages of all those who have died, from amidst a previously reckoned population; from these observations, tables, called "tables of mortality," have been calculated, and, hence is verage number of years which all those living at any specified age may be expected to live through; as for instance, taking the Carlisle tables, (being the set most frequently used.) 100 persons aged 29 may reasonably expect one with another to live through 3,500 years. This we learn from the expesafely base our calculations for the future.

May we not without presumption go further,-and, taking the science of probabilities for our guide, allow that each one of this 100 has an equal chance of being the first, or the last, to be called away; that consequently each one may be said to have an expectation of the 100th part of 3,500 years, or 35 years.

These tables teach us, that of 10,000 infants born, but 5698 will reach the age of 29, that of this number 56, or nearly 1 in the 100, may be expected to die within the next twelve months, and the proportion of deaths steadily increases until the last survivor attains the age of 104. We do not pretend to point out the year in which any one of this number will die, but we allow simply, that each one of the 5698 now alive has an equal chance to be amongst the number year, or to be the one who will survive until

Two tables are here introduced by the author, for better illustration; the pamphlet then proceeds thus;

It is further evident that if each one of 5698 pays into a common fund £1, at the beginning of a year, it will amount to a sum which will admit of the payment of may die during the year; and this can be contined year after year, though the payment must increase, in proportion to the annually increased chance of death.

A Life Assurance Company may be said to proffer its aid as a Bank of Deposit, to receive these sums, and as the Depositors die, peror of Germany, visited Augsburg with the present day to have been more than a would be refused re-admission, and thus lose danger.—Dundas Warder.

contributionship, or Benefit Society. It all the prospective benefits of the practice. charged a uniform yearly sum of £5, with- This difficulty has been overcome by the out reference to age, and divided the whole calculation of a sum, or premium, which, receipts of each year amongst the represen- paid yearly throughout life and without altertatives of the members who died within the lation, is of equal value to the previously from its economy and cleanliness, is likely mentioned steadily increasing rate. Taking to come into very general request. All perdemanded by British offices as an even trouble and difficulty of getting the face suffipayment is £2, 9, 6, instead of a premium of £1, 6, increasing yearly. Thus, for the advantage of the certainty of continuuntil the establishment of the Equitable ed Assurance, with re-examination, a person aged 29 pays a rate annually, which would not be equalled by his yearly pay- has been entirely exploded. The present duated scales prepared for each age; but ment, (were the Assurance from year to improvement consists of a thin sheet-iron year) until he reached the age of 50, but slipper, or shoe, with a highly-polished surthroughout life. The Company thus receives table. The iron may be heated in a coman excess in the first portion of the peri- mon fire, or at a proper laundry stove, in od, and retains it as a reserve fund to be em- the usual manner; it is then, without any ployed by them in adding to the yearly payment, when the time arrives that the risk of death in the year is more than the premium of £2.9, 6. would cover.

The accumulation of the reserve in the coffers of the company leads me to point out the other important feature in the calculations of Life Assurance Companies :-The increase of money at compound inter-

It will be evident, that during the first half of the expectation of every Assurer, the Company will be in receipt of much more than it will require as his contribution towards the amount of claims maturing,-the sums it will be called upon to panies towards ruin, and by his able and pay, by reason of its peculiar principle of convincing publications paved the way for a equalization to the heirs of those who die,material improvement in the system. The and, that this steady surplus of income con-Equivable Society invited his aid, and in tinues for many years. Now, supposing 1786 a final adjustment of their scale of no interest made, it would require a yearcontribution was made; from that date this ly payment of £2, 17, 2 at the age of 29 to truly magnificent Institution has enjoyed an enable the Company to pay £100 upon an average duration of life of 35 years, and the present day, its accumulated Capital this without any allowance for expenses of management; but, admitting an accumula tion at 34 per cent compound interest, (the rate most generally obtained by British companies had been established in England. Companies,) the yearly payment would be reduced to £1, 10, 0.

I may explain, that, of the difference of 19s fid, between this sum and the £2.9. 6 average charge, 6s. is occasioned by the tables being more correctly based upon calculations, not of the average expectation of life allotted to the man of 29, but of his chance of attaining each subsequent year of increased age, and of the relatively diminished cost to the Company of the sum assured, for every year the payment may be postponed; and 13s 6d. is added to cover expenses of management, and contingeneres growing out of the nature of the contract; though with a promise in most Companies, or its partial return in the shape of profits, or Bonns, if not required for such contigencies.

In the conduct of a business involving the future support of the most helpless of our fellow beings, prudence is highly commendable. No honest individual could sanction the use of tables of rates of barely sufficient amount; for fluctuations must be provided for, both in the mortality amongst the assured, and the rate of invest-This can most justly be attained by an addition to the rates, subject to any system of periodical return that may be

## M-LARAN'S STUMP EXTRACTOR.

We had frequently heard of the superiority of M. Laran's Stump, Machine, but, previous to paying him a visit at his farm in Nelson, on Saturday last, we had not the slightest idea of its immense power towards removing the greatest hinderances in the way of the Cana-

Mr. M. Laran, in the construction of his improved Extractor, has fully achieved the grand desideratum in machinery, namely, simplicity. Nothing of the kind can be less complex, less expensive, or more easily conveyed from place A brief description of the machine derived by arithmetical computation the lages, it must suffice. To appreciate fully its advan-

M. Laran's Stump Extractor presents the appearance of a tripod 12 feet high, the legs of which are secured to two pieces of flat and rather narrow timber. These pieces of timber rest on the ground, and form in shape a V; the upper ends of the legs are united by a pot metal cap, though which a powerful wooden 3,500 years. This we learn from the experience of the past, and unless we have cause to suspect a tendency to a decrease in the duration of life, upon this estimate we may metal cap, through which a powerful wooden screw, 16 ft. long, passes. On this screw there is a metal and resting on the cap, and on which it plays. Connected with this nut is a pole or shaft to which a single horse is attached. All that is necessary towards extracting the largest pine stump which ever disfigured a field, is to dig sufficiently under one side of the roots, so as to bring a chain under it, which then is connected with the lower part of the screw. The horse is then put in motion—away he trots and resting on the cap, produces in a few minutes a power which few, without ocular

While in the field we noticed the time expended in removing a stump about 30 inches across; from the moment the frame was brought to the spot it took just seven minutes, including adjustments, putting the horse to, &c. &c., until the stump sweet in air!

A gentleman who was present informed us that he had, with one of Mr. M'Laran's Ma-chines, aided by one man, one boy, and one yoke of oxen, cleared 17 acres of land in 13! days. The land had been about five years cleared, and had the usual amount of stumps. who will die in the first, or any subsequent This gentleman further informed us that he considered he had paid all expenses, machine included, in the increase of clops, besides the high gratification of removing for ever hun-dreds of the most troublesome customers the Canadian farmer has to deal with.

Mr. M Laran richly deserves the thanks of his agricultural beethren for his unceasing attention to the subject of stump extracting. Amidst the cares peculiar to his calling, he has for several years devoted a considerable share £100 to the heirs of each of the 56 who of his time towards perfecting what may now be justly fermed a secressary incheming on every new and partially cleared farm. We hope that his excitions will be amply rewarded, and that an instrument so admirably adapted for accomplishing the thorough clearing of land inay speedify be brought into use. The price, we believe, is about £15. It is drawn about the field by one horse with the greatest appar-

IMPROVED LAUNDRY IRONS .- We have | man Parliament which have led to the election inspected an improvement in the mode at present adopted of using the common flatthe same age, for example, the average sum sons using the common iron are aware of the ciently clean, so as to do away with the possibility of soiling the article about to be operated on, and the danger of scoreling the material, should the iron prove too hot; while the old box iron, from its clumsiness, the former premium remains unincreased face, which need never be removed from occasion for even wiping, placed in the slip. per, a spring toe-piece is turned over, which fastens it on, and the operation can be proceeded with until the iron is cold, when another may be immediately substituted. By this means a great deal of time is saved, there is no fear of any stains from dirt, and much less danger of scoreling than by the method now in use .- Mining Journal.

> Hunson River Rail-Road,-The directors of this enterprise have just made their first annual report, presenting to the stockholders an account of their deings during the first year of their management. It seems that, notwithstanding the efforts made by disappointed men, combined with stock-jobbers, to reduce the price of the stock, the instalments have been paid in with great punctuality, evincing in this most substantial manner the entire confidence of the stockholders in the directors and the important work they have undertaken.

> The road is to be opened to Poughkeepsie, in less than one year from this time, when a revenue will immediately accrue. Alcantime some of the more difficult sections will be pu under way between Poughkeepsie and Hudson, so as to complete the whole work in the year 1850, and sooner if possible.

> The directors express their entire confidence in the work as a subject for investment, and believe that it will bring ten per cent, premium if the adoption of the river route is again warmly approved.

From three to four thousand men are nov employed on the road, between this city and Poughkeepsie. - N. Y. Ec. Post.

#### GERMANY.

Farm Lishment of a Central Power. The Frankfort Parliament, after much hesi tation and long debate, has elected the Archduke John, Provisional Emperor of Germany The choice is unexceptionable. Born in the purple, yet deservedly popular, the old country gentleman and iron-master of the Styrian hills s perhaps hetter fitted for the post than any other man in Germany. Thus, for the first time for centuries, Germany has a common head, and a common Government will neces-The proceedings were as follow: On the 28th ult., the German Parliament sitting at

Prankfort-on the Maine, proceeded to vote the law establishing a central German Government, which had long formed the subject of discussion. The law was put to the vote by paragraphs, each of which was accepted by a considerable majority; and Herr Soiron then proclaimed the following " law on the creation of a provisional central power for Germany :22-1. Until a government he definitively created for Germany, a provisional central power shall be formed for the administration of all affairs which affect the whole of the German nation,

2. The central power shall, 1st, actius executive in all affairs that relate to the safety welfare of the nation in general; 2nd, it shall take the supreme direction of the whole of the armed forces, and nominate the commander in chief; 3rd, it shall provide for a political and commercial representation of Garmany, and to this end appoint ambassadors and consuls. -3. The creation of a constitution remains excluded from the sphere of action of central power.d. The central power decides on questions of war and peace, and in commexion with the National Assembly it concludes treaties with foreign powers .- 5. The provisional central power is confided to a Regent (reichsrericeser), the National Assembly elects .- 6. The Regent rominates, but who are responsible to the National Assambly. All his decrees, to be valid, must be countersigned by at least one responsible Minister.—7. The Regent is irresponsible.—8. The National Assembly will, by a special law, fix the limits of ministerial respon special raw, ax the mand of manufacture respon-sibility.—9. The Ministers are extitled to be present during the sittings of the National Assembly, and to be heard by the same.—10.
The Ministers are bound, on the demand of the National Assembly, to appear before the same national Assembly, to appear before the same and to give information.—11. They have the right of voting in the National Assembly only when they are elected as members of the same.

12. The position of the Regent is incompatible with the office of member of the National Assembly.—13. The German Diet ceases from the moment that the central power begins around the frame as though he only pulled a hand sleigh. The nut, working on the screw and resting on the cap, produces in a few with its duty, in understanding with plenipotentroof, would believe.

While in the field the proticed the transport of the provisional central power shall in its executive capacity act, as far as compatible with its duty, in understanding with plenipotentroof, would believe.

While in the field the proticed the transport of the provisional central power begins to exercise its functions.—(Ayes, 510; nose 35.)

Leave noment that the central power begins to exercise its functions.—(Ayes, 510; nose 35.)

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Leave noment that the central power shall in its executive capacity act, as far as compatible with its duty, in understanding with plenipotential to exercise its functions.—(Ayes, 510; nose 35.) action of the provisional central power ceases as soon as the constitution for Germany is com-pleted."—The whole of the law was, on being put to the vote, carried by 450 against 100 votes Baron von Gagern resumed his seat as president and announced that the election of the and announced that the election of the Regent would take place on the following day. On the 29th ult., the Assembly proceeded to elect a Regent or reichsverweser, and the votes were—Archduke John of Austria, 436; Baron von Gagern, 52 ; John Adam von Itzstein, 32; Archduke Stephen of Austria, 1; votes refused, 25. Baron von Gagern then said-" I proclaim Archduke John of Austria as Regent of Germany," Almost all the members rose from their seats. The people in the galleries ap-planded, and the bells of the churches were rung.
It may be just added here that the Archduke

who is uncle to the Emperor of Austria, besides being a liberal in politics, is a thoroughly practical man, and, moreover, a man of business, having conducted in person very extensive mining establishments in Styria, which are his property. It is scarcely necessary to add that he is the present locum tenent of the Emperor in Vienna, and that in that capacity he will

open the Austrian Diet.

It was suggested by Baron von Gagern, that a deputation should be sent to the Regent, to inform him of the decree of the National Assembly, and it was resolved that the president in a fixed and far larger sum.

The carliest conactment respecting it, or indeed the first trace of any useful action upon the principles, is the Charter granted by Queen Anne in-1706 to the Amicable Society; yet this can hardly be allowed at the present day to have been more than a congretation, and thus lose institutions generally profess to admit the sightest fear of the present day to have been more than a congretation; but as the largest stump is taken of the present day to have been more than a congretation; for the granted the first insertion; for only leading lives, the yearly system just explained to another, and of the granted to have been more than a congretation; and above six lines and above six lines. Advertising by the control and all the and above six lines and above six lines and above six lines. Advertising by the control and and all the and above six lines and above six lines. Advertising by the control and and all the and above six lines and above six lines. Advertising the first the left and above six lines and a

of the Austrian Archiduke, to consent, in the name of their respective Governments, to his elevation to that high post.—European Times.

### Mutual Life Assurance.

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